

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

FILED
6/24/21 10:29 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:

DONALD L. YOHO and
ROXANNE L. YOHO,
Debtors.

DONALD L. YOHO and
ROXANNE L. YOHO,
Movants,

v.

RONDA J. WINNECOUR, Trustee,
Respondent.

)
)
) Case No: 16-22380-JAD
)
) Chapter 13
)
) Relates to Doc. # 141
)
) Hearing Date: 06/23/2021
)
) Hearing Time: 10:00
)
) Response Deadline: 06/14/2021
)
) Doc. # 149 and 152

ORDER OF COURT

And Now, the 24th day of June, 2021, after careful
consideration of the Debtor's Motion for Hardship Discharge, **It Is Hereby Ordered and
Decreed** that:

1. The Debtors' Motion for the Grant of a Hardship Discharge is granted.
2. All wage attachment Orders are terminated immediately.
3. The Clerk shall issue an order to establish a deadline for the filing of objection(s)
to discharge.



Jeffery A. Deller, Judge
United States Bankruptcy Court

In re:
Donald L Yoho
Roxanne L Yoho
Debtors

Case No. 16-22380-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 24, 2021

User: dpas
Form ID: pdf900

Page 1 of 4
Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Donald L Yoho, Roxanne L Yoho, 257 Euclid Rd, Butler, PA 16001-8065
cr	+ Ally Bank, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
14252108	Ann Taylor/The Loft, P.O. Box 65969, San Antonio, TX 78266-9569
14252109	Bank of America, P.O. Box 982284, El Paso, TX 79998-2284
14315092	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14252110	Barclays Bank Card, P.O. Box 8802, Wilmington, DE 19899-8802
14295269	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14252113	+ Cenlar, PO Box 77404, Trenton, NJ 08628-6404
14252120	+ Convergent, 121 NE Jefferson St., Ste. 100, Peoria, IL 61602-1229
14252123	Discover/Tractor Supply Co., P.O. Box 15316, Wilmington, DE 19850-5316
14252125	+ First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
14992485	Flagstar Bank, FSB, P.O. Box 660263, Dallas, TX 75266-0263
15341848	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14252127	+ Harley Davidson Financial Services, Dept 15129, 5505 N. Cumberland Ave Ste 307, Chicago, IL 60656-4761
14270345	+ Harley-Davidson Credit Corp., P.O. Box 9013, Addison, Texas 75001-9013
14264925	Navient Solutions, Inc. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
14317146	+ PINGORA LOAN SERVICING, LLC, CENLAR FEDERAL SAVINGS BANK, 425 PHILLIPS BLVD., EWING, NJ 08618-1430
14252142	Tractor Supply Company, Attn: Customer Solutions Center, 5041 Virginia Way, Brentwood, TN 37027
14289869	+ Univ of Pittsburgh Physicians, 6681 Country Club DRive, Golden Valley MN 55427-4601
14289904	+ Upmc Community Medicine, 6681 Country Club Drive, Golden Valley MN 55427-4601

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bncmail@w-legal.com	Jun 24 2021 23:37:07	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14252107	+ Email/Text: ally@ebn.phinsolutions.com	Jun 24 2021 23:36:00	Ally, PO Box 380901, Minneapolis, MN 55438-0901
14260794	Email/Text: ally@ebn.phinsolutions.com	Jun 24 2021 23:36:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14252111	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 24 2021 23:36:00	Boscovs/Comenity Capital Bank, P.O. Box 659622, San Antonio, TX 78265-9622
14295529	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 24 2021 23:36:06	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14252112	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 24 2021 23:50:13	Cabelas Club Visa, P.O. Box 82519, Lincoln, NE 68501-2519
14252117	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 24 2021 23:49:37	Citibank Simplicity, P.O. Box 9001037, Louisville, KY 40290-1037
14252118	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 24 2021 23:50:00	Citibank/Citigroup, Bankruptcy Dept., P.O. Box

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			6034, Sioux Falls, SD 57117-6034
14252119	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 24 2021 23:50:00	Citibank/Diamond Preferred Card, 100 Citibank Drive, San Antonio, TX 78245-3202
14252121	+ Email/Text: bdsupport@creditmanagementcompany.com	Jun 24 2021 23:37:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14252122	Email/Text: mrdiscen@discover.com	Jun 24 2021 23:36:00	Discover, P.O. Box 15316, Wilmington, DE 19850-5316
14255894	Email/Text: mrdiscen@discover.com	Jun 24 2021 23:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14252124	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 24 2021 23:36:00	Dress Barn, P.O. Box 659704, San Antonio, TX 78265-9704
14252128	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 24 2021 23:49:37	Home Depot/Citibank, P.O. Box 790328, Saint Louis, MO 63179-0328
14252129	Email/Text: bankruptcy@huntington.com	Jun 24 2021 23:37:00	Huntington National Bank, P.O. Box 182519, Columbus, OH 43218-2519
14252130	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 24 2021 23:36:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14252114	Email/PDF: ais.chase.ebn@americaninfosource.com	Jun 24 2021 23:50:12	Chase, P.O. Box 15153, Wilmington, DE 19886-5153
14252115	Email/PDF: ais.chase.ebn@americaninfosource.com	Jun 24 2021 23:49:30	Chase, P.O. Box 15298, Wilmington, DE 19850-5298
14252116	Email/PDF: ais.chase.ebn@americaninfosource.com	Jun 24 2021 23:49:30	Chase Zappo Visa, P.O. Box 94014, Palatine, IL 60094-4014
14252126	Email/PDF: ais.chase.ebn@americaninfosource.com	Jun 24 2021 23:49:52	Freedom Chase Visa, P.O. Box 94014, Palatine, IL 60094-4014
14252132	Email/Text: BKRMailOPS@weltman.com	Jun 24 2021 23:36:00	Kay Jewelers, P.O. Box 740425, Cincinnati, OH 45274-0425
14252133	Email/Text: PBNCNotifications@perituservices.com	Jun 24 2021 23:36:00	Kohls, P.O. Box 3043, Milwaukee, WI 53201-3043
14278268	Email/PDF: resurgentbknofications@resurgent.com	Jun 24 2021 23:49:33	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14296174	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 24 2021 23:37:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14252134	Email/PDF: pa_dc_claims@navient.com	Jun 24 2021 23:49:32	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14381562	Email/Text: peritus@ebn.phinsolutions.com	Jun 24 2021 23:37:00	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
14318598	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 24 2021 23:49:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14252135	+ Email/PDF: gecsed@recoverycorp.com	Jun 24 2021 23:49:51	PayPal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
14252136	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 24 2021 23:36:00	Pier One Imports/Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273
14252137	Email/PDF: gecsed@recoverycorp.com	Jun 24 2021 23:49:51	QCard, P.O. Box 965017, Orlando, FL 32896-5017
14252138	Email/PDF: gecsed@recoverycorp.com	Jun 24 2021 23:50:12	QCard/Synchrony Bank, P.O. Box 530905, Atlanta, GA 30353-0905
14270768	Email/Text: bnc-quantum@quantum3group.com	Jun 24 2021 23:36:00	Quantum3 Group LLC as agent for, Comenity

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14308002	Email/Text: bnc-quantum@quantum3group.com	Jun 24 2021 23:36:00	Bank, PO Box 788, Kirkland, WA 98083-0788 Quantum3 Group LLC as agent for, Connexus Credit Union, PO Box 788, Kirkland, WA 98083-0788
14255874	Email/Text: bnc-quantum@quantum3group.com	Jun 24 2021 23:37:00	Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788
14269417	Email/Text: bnc-quantum@quantum3group.com	Jun 24 2021 23:36:06	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14953464	+ Email/Text: bncmail@w-legal.com	Jun 24 2021 23:37:07	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14252139	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 24 2021 23:49:59	Sears/CBSD, P.O. Box 6275, Sioux Falls, SD 57117-6275
14252140	Email/PDF: gecsedl@recoverycorp.com	Jun 24 2021 23:49:51	Synchrony Bank/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
14252141	Email/PDF: gecsedl@recoverycorp.com	Jun 24 2021 23:49:51	Synchrony Bank/Sams Club, P.O. Box 960061, Orlando, FL 32896-0061
14252143	+ Email/Text: BankruptcyNotice@upmc.edu	Jun 24 2021 23:37:00	UPMC Community Medicine, Inc., 2 Hotmetal Street, Quantum Building One, Customer Service, 2nd Floor, Pittsburgh, PA 15203-2348
14315594	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 24 2021 23:49:52	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr		Flagstar Bank, FSB
cr		Pingora Loan Servicing, LLC
cr	*	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
14252131	*+	Internal Revenue Service, Insolvency Operation, Room 711B, 1000 Liberty Avenue, Pittsburgh, PA 15222-4107

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2021 at the address(es) listed below:

District/off: 0315-2

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Name	Email Address
Brett A. Solomon	on behalf of Creditor Ally Bank brett.solomon@solomon-legal.com
Brian Nicholas	on behalf of Creditor Pingora Loan Servicing LLC bnicholas@kmlawgroup.com
Chrisovalanate P. Fliakos	on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com
Dai Rosenblum	on behalf of Debtor Donald L Yoho Jody@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum	on behalf of Joint Debtor Roxanne L Yoho Jody@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
James A. Prostko	on behalf of Creditor Pingora Loan Servicing LLC jprostko@c-vlaw.com, jamesprostko@gmail.com
Jerome B. Blank	on behalf of Creditor Flagstar Bank FSB pawb@fedphe.com
Jerome B. Blank	on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com
Mario J. Hanyon	on behalf of Creditor Pingora Loan Servicing LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com
TOTAL: 13	